

CAWLEY & BERGMANN, LLP

117 Kinderkamack Road, Suite 201 River Edge, NJ 07661

TELEPHONE: 855-650-0323 FAX: 201-944-5459

December 28, 2015

Creditor:	Cavalry SPV I, LLC
File Number:	REDACTED
Account Number:	REDACTED
Original Creditor:	Capital One Bank USA, N.A.
Account Balance:	\$533.66

Pedro Mendoza:

AFFORDABLE OPTIONS TO RESOLVE THIS ACCOUNT!

This company has been contracted to collect a debt owed by you to Cavalry SPV I, LLC.

Single Payment Option:	2 Month Payment Plan:	Balance in Full Payment Plan:
<ul style="list-style-type: none"> ➤ Take \$266.83 off the balance. ➤ Pay \$266.83 no later than 02/03/16. ➤ Your account will be considered "Settled in Full" after we post your payment.* 	<ul style="list-style-type: none"> ➤ Take \$213.46 off the balance. ➤ Pay over 2 equal monthly installments of \$160.10. ➤ First Payment due no later than 02/03/16 and every 30 days thereafter. ➤ Your account will be considered "Settled in Full" after we post your final payment.* 	<ul style="list-style-type: none"> ➤ Contact us to discuss an affordable monthly payment arrangement. ➤ Your account will be considered "Paid in Full" once the account reaches a zero balance.

Unless you, the consumer, within thirty days after receipt of this notice, dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you, the consumer, notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed we will obtain verification of the debt or a copy of a judgment against you and a copy will be mailed to you by our office. Upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

Take advantage of one of these options to reduce your debt and financial worry!

*Your payment must be received in our office within 37 days from the receipt of this letter, in good funds, or this offer will be null and void. Upon clearance of funds this debt will be considered settled in full.

This is an attempt to collect a debt, and any information obtained will be used for that purpose.

This communication is from a debt collector.



- Pay Online: www.cawleyandbergmann.com (24/7 access) Follow the online instructions

Office Hours: Mon Thu 8:00am - 9:00pm, Fri 8:00am - 5:00pm

[EXHIBIT A]

PO Box 1888
Southgate, MI 48195-0888

Presorted
First-Class Mail
US Postage
PAID
RKC

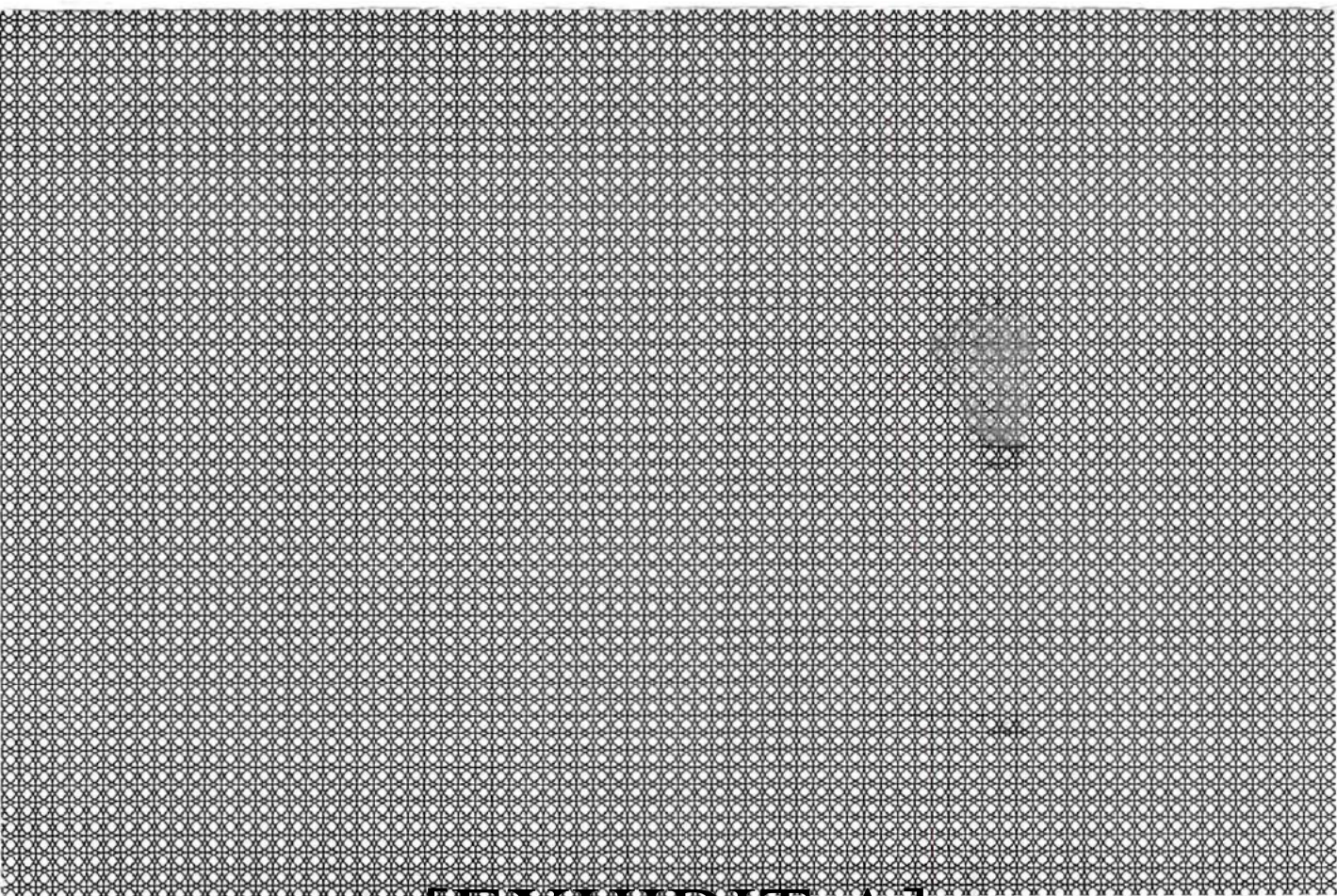
CONFIDENTIAL

631



Pedro Mendoza

REDACTED



[EXHIBIT A]

REMOVE THIS LABEL - FIRST
FOLD, OPEN AND TEAR THIS LABEL ALONG PERFORATION

